

## ABSTRACT OF THE DISCLOSURE

This disaster risk assessment system assesses a difference between a disaster-time direct loss amount in current equipment and disaster-time direct loss amount in equipment after taking measures and compares the difference with a disaster measures equipment cost for presenting decision making information on disaster measures. As assessment requirements, the system also takes a business value loss amount into consideration and presents an insurance premium that is required to cover an expected disaster-time loss amount by an insurance payment. In addition, the system assesses a direct loss amount, from which an amount compensated by a casualty insurance has been deducted, that is, a direct loss amount that a business owner must bear, with a casual insurance deductible or a maximum amount taken into consideration, and presents decision making information on disaster measures that allows the business owner to adequately assess a disaster risk associated with the occurrence of a disaster from an economic point of view, to make an economically feasible, appropriate disaster measures plan, and to estimate the cost of measures.